Exhibit 3: Publications and Presentations Whitman vs State Farm Milliman Report

Craig Reynolds Publications List

- "Tax Reform Impacts on Life Insurance Pricing and Profitability", Product Matters!, Jun 2018
- 2. "Loss Recognition Practice Survey", Milliman Insights Article, Nov 2017
- 3. "Industry Preparedness and Impact of FASB Targeted Improvements", The Financial Reporter, Sept 2017
- 4. "Proposed Changes to US GAAP: An impact analysis of proposed targeted improvements", Milliman Article, Jun 2017
- 5. "Giving Back by Helping Future Actuaries", The Actuary Magazine, Apr 2016
- 6. "Embracing Diversity and Inclusion", The Actuary Magazine, Feb 2016
- 7. "Five Essential Ideas for 2016", The Actuary Magazine, Dec 2015
- 8. "Letter from SOA President Craig Reynolds to American Academy of Actuaries Congratulating on 50th Anniversary", Society of Actuaries Presentation, Nov 2015
- 9. "Model Efficiency Study Results", SOA Research Report, Nov 2011
- 10. "Tax reform impacts on life insurance pricing and profitability", Milliman Insights Article, Feb 2014
- 11. "Modelling: A workable model", Milliman Insights Article, Dec 2010
- 12. "Model compression and stochastic modeling", Milliman Insights Article, Jun 2010
- 13. "Cluster Modeling: A New Technique To Improve Model Efficiency", CompAct, Jul 2009
- 14. "Replicating portfolios", Milliman Insights Article, Nov 2009
- 15. "Nested Stochastic Pricing: A Case Study", Product Matters, Oct 2008
- 16. "Cluster analysis: A spatial approach to actuarial modeling", Milliman Insights, Aug 2008
- 17. "Nested Stochastic Pricing: The Time Has Come", Product Matters, Jun 2008
- 18. "Hedging interest Rate Risk in Traditional Life and Health Products", Risks & Rewards, Feb 2008
- 19. "Interest Rate Hedging on Traditional Life and Health", Society of Actuaries Research Project, Sep 2007

- 20. "Frozen-Entry-Age Term Life Policies in Brazil: Learning to Deal with Long-Term
- 21. Risk the Hard Way" International Section News, Issue No. 41, April 2007

Craig Reynolds Presentation List¹

- 1. "Session 030: Societal Impact of Actuarial Work", Society of Actuaries Presentation, Jan 2020
- 2. "Session 79 Professionalism Debate", Society of Actuaries Presentation, Aug 2019
- 3. "Product Taxation Update", Society of Actuaries Presentation, May 2018
- 4. "Inforce Management: Professionalism Implications", Caribbean Actuarial Association Presentation, November, 2017
- 5. "GAAP Issues", Society of Actuaries Presentation, Sep 2004
- 6. "Introduction to Embedded Value", Society of Actuaries Presentation, Sep 2003
- 7. "Penetrating the Great Wall of China", Society of Actuaries Presentation,, Oct 2000
- 8. "Management Uses of Cash-Flow Testing", Society of Actuaries Presentation, Sep 1998
- 9. "Capitalizing On The Financial Reporting Process: What Does GAAP Tell US?", Society of Actuaries Presentation, Jun 1998
- 10. "Dynamic Financial Condition Analysis Update", Society of Actuaries Presentation, Jan 1998
- 11. "Dynamic Financial Condition Analysis Update", Society of Actuaries Presentation,, Oct 1997
- 12. "Current Issues in Life Insurance Pricing", Society of Actuaries Presentation., Oct 1997
- 13. "Forum on Dynamic Solvency", Society of Actuaries Presentation,, May 1994
- 14. "Dynamic Solvency Task Force", Society of Actuaries Presentation,, Oct 1993
- 15. "SFAS 97", Society of Actuaries Presentation,, May 1993
- 16. "Financial Management of a Diverse Portfolio of Liabilities", Society of Actuaries Presentation, Apr 1991

¹ Does not include dozens of presentations to employers, actuarial clubs, and actuarial associations on matters related to my responsibilities as an officer of the SOA, generally not on technical topics.